

VII. ABSTRACT

Computer-aided methods (making and using), along with a corresponding machine, article of manufacture, and data structures, is provided for using a computer system to implement a financial transaction, the method including the steps of: providing a first web site having identifier data; encrypting the identifier data; using a URL to log on to a second web site, said log on using the encrypted identifier data for passing the encrypted identifier data to a second web site; and implementing the financial transaction by using the encrypted identifier data from the second web site. A browser can be employed to communicate payment data over the Internet for reconciling a payment for the purchase invisibly to the purchaser by using the payment data communicated by the browser to implement the financial transaction. A computerized customer order is utilized to implement the financial transaction by triggering a communication of real time payment data from a non-customer computer to a vendor computer without customer intervention.